

Certificate Number: 11760-VAE-DE-013970392

Bankruptcy Case Number: 11-30925



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 23, 2011, at 12:19 o'clock PM PST, Joyce Durham completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: February 23, 2011 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher